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CERTIFICATE OF MAILING PURSUANT TO 37 C.F.R. §1.8

I hereby certify that this Response to Missing Parts is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Box Missing Parts, Commissioner for Patents, Washington, D.C. 20231, on

Date: April 8, 2002

By Lila Ban

**IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE**

-- PATENT --

Inventor(s): James M. Foley, et al.

Docket No.: 40655.3300

Serial No.: 10/038,024

Group Art Unit: 2131

Filing Date: January 3, 2002

Examiner: To Be Assigned

Title: METHOD AND APPARATUS FOR USING ONE FINANCIAL
INSTRUMENT TO AUTHENTICATE A USER FOR ACCESSING A
SECOND FINANCIAL INSTRUMENT

**RESPONSE TO NOTICE TO FILE MISSING PARTS OF
NONPROVISIONAL APPLICATION**

Box Missing Parts
Commissioner for Patents
Washington, D.C. 20231

Dear Sir/Madam:

This Response to the Notice to File Missing Parts of Non-Provisional Application mailed on February 6, 2002 is being timely filed on Monday, April 08, 2002, because April 6, 2002 falls on a Saturday.

Enclosed herewith for filing are the following:

A copy of the Notice to File Missing Parts of NonProvisional Application;

Three Declarations;

Completion of application fees as calculated below:

Non-Small Entity Fee

\$ 130.00

Total fees due \$130.00

The fee of \$130.00 is to be paid as follows:

- X Check #285770 in the amount of the fee is enclosed for missing parts,
 - X If an additional extension of time is required, please consider this a petition therefor and charge any additional fees which may be required to Deposit Account No. **19-2814**
- A duplicate copy of this sheet is enclosed.

Dated: 4-8-02

SNELL & WILMER L.L.P.
One Arizona Center
400 East Van Buren
Phoenix, AZ 85004-2202
(602) 382-6306

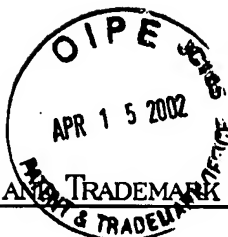
Respectfully submitted,

By S. Shahpar
Shahpar Shahpar, Reg. No. 45,875

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UNITED STATES PATENT AND TRADEMARK OFFICE



COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/038,024	01/03/2002	James M. Foley	40655.3300

CONFIRMATION NO. 7084

FORMALITIES LETTER



OC000000007429381

SNELL & WILMER L.L.P.
One Arizona Center
400 East Van Buren
Phoenix, AZ 85004-2202

Date Mailed: 02/06/2002

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 130.**

*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center
Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

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